

United States Bankruptcy Court
Western District of Washington

In re:
Amy Melissa Boyd
Debtor

Case No. 19-41010-MJH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0981-3

User: admin
Form ID: 309I

Page 1 of 1
Total Noticed: 23

Date Rcvd: Apr 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2019.

db +Amy Melissa Boyd, 11113 185th Ave E, Bonney Lake, WA 98391-6046
tr +Michael G. Malaier, 2122 Commerce Street, Tacoma, WA 98402-3002
956591683 +Equifax, PO BOX 30272, Tampa, FL 33630-3272
956591684 +Experian, Profile Maintenance, PO BOX 9558, Allen, TX 75013-9558
956591688 +James Roy Boyd, 19623 139th St E, Bonney Lake, WA 98391-5507
956591689 +Loancare, P.O. Box 8068, Virginia Beach, VA 23450-8068
956591690 +Moneytree, PO BOX 58363, Seattle, WA 98138-1363
956591691 +Richard Ricketts Esq, 1130 Broadway Plaza #202, Tacoma, WA 98402-3512
956591694 +Tdrcls/mor Furniture Fo, Attn: Bankruptcy Department, 1313 North Market St., 9th Floor,
Wilmington, DE 19801-6109
956591695 +Transunion, 555 West Adams St, Chicago, IL 60661-3631
956591696 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: stopdebt@gmail.com Apr 02 2019 02:19:18 Ellen Ann Brown, Brown & Seelye PLLC,
744 S Fawcett Ave, Tacoma, WA 98402
smg EDI: WADEPREV.COM Apr 02 2019 06:13:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Apr 02 2019 02:19:37 United States Trustee,
700 Stewart St Ste 5103, Seattle, WA 98101-4438
956591679 +EDI: AMEREXPR.COM Apr 02 2019 06:13:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
956591680 +EDI: CAPITALONE.COM Apr 02 2019 06:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
956591681 +Fax: 602-659-2196 Apr 02 2019 03:29:00 Chexsystems, Attn: Customer Relations,
7805 Hudson Rd Ste 100, Saint Paul, MN 55125-1703
956591682 +EDI: CITICORP.COM Apr 02 2019 06:13:00 Citicards Cbna, Citi Bank, Po Box 6077,
Sioux Falls, SD 57117-6077
956591685 +E-mail/Text: bankruptcy@firstelectronic.com Apr 02 2019 02:20:23 First Electronic Bank,
Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
956591686 +E-mail/Text: cclerks@gesa.com Apr 02 2019 02:19:47 GESA Credit Union, P.O. Box 500,
Richland, WA 99352-0500
956591687 +EDI: IRS.COM Apr 02 2019 06:13:00 Internal Revenue Service, PO BOX 7346,
Philadelphia, PA 19101-7346
956591692 +E-mail/Text: membersolutions@soundcu.com Apr 02 2019 02:19:45 Sound Credit Union,
Attn: Bankruptcy, Po Box 1595, Tacoma, WA 98401-1595
956591693 +E-mail/Text: BANKRUPTCY.FILINGS@STCU.ORG Apr 02 2019 02:20:17 Spokane Teachers Credit union,
Attn: Bankruptcy, Po Box 1954, Spokane, WA 99210-1954

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2019 at the address(es) listed below:

Ellen Ann Brown on behalf of Debtor Amy Melissa Boyd stopdebt@gmail.com,
ignbands@gmail.com;browner80299@notify.bestcase.com
Michael G. Malaier ecfcomputer@chapter13tacoma.org
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1:	<u>Amy Melissa Boyd</u>		
	First Name	Middle Name	Last Name
Debtor 2:	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Western District of Washington		
Case number:	19-41010-MJH		
	Social Security number or ITIN:	xxx-xx-1810	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	3/30/19

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/2017

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Amy Melissa Boyd	
2. All other names used in the last 8 years		
3. Address	11113 185th Ave E Bonney Lake, WA 98391	
4. Debtor's attorney Name and address	Ellen Ann Brown Brown & Seelye PLLC 744 S Fawcett Ave Tacoma, WA 98402	Contact phone 253-573-1958 Email: stopdebt@gmail.com
5. Bankruptcy trustee Name and address	Michael G. Malaier 2122 Commerce Street Tacoma, WA 98402	Contact phone 253-572-6600 Email: ecfcomputer@chapter13tacoma.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	1717 Pacific Avenue Suite 2100 Tacoma, WA 98402	Hours open 8:30 am – 4:30 pm Monday – Friday Contact phone 253-882-3900 Date: 4/1/19

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

May 2, 2019 at 9:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Courtroom J, Union Station, 1717 Pacific Avenue, Tacoma, WA 98402

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 7/1/19

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 6/10/19

Deadline for governmental units to file a proof of claim:

Filing deadline: 9/26/19

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

If your claim is secured by a security interest in the debtor's principal residence, see Fed. R. Bankr. P. 3002(c)(7) for claim filing deadlines.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **5/29/19 at 2:00 PM**, Location: **Courtroom H, Union Station, 1717 Pacific Avenue, Tacoma, WA 98402.**

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions, in line 8.

Notice of Potential Dismissal

If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.

Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov OR (2) Debtors can register for DeBN by filing local form [DeBN Request Form](#) with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email.